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ARMPERCAP	1.5
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ARMDTFPATAPE	20060701
CDPRODUCT GRADE PP_TERM DATEMAT ARMDTFRATAPE ARMDTFPATAPE ARMMAX ARMIPERCAP ARMPERCAP	20060601
DATEMAT	20340601
PP_TERM	24
GRADE	AA
CDPRODUCT	A2/6
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DTIFRONT	29.94
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HANSENTAPE	2
CDLATES	NO LATES
CDMATRIX	108
SCOREFICO BALCURR DATENEXTDUE CDMATRIX CDLATES HANSENTAPE BORPINCOME CDSELFEMP DATENOTE	20040701
BALCURR	104400
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RTNET	7.9
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PMIFEE	0
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RTCURR	8.4
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COMMENTSBULK

The risk indicators identified in this report are significant enough to warrant an overall MODERATE collateral risk score. The analysis presented has been rated as a moderate collateral risk based on the following the conclusion. Sale #3 is priced higher than most bungalow styles in this area and may be inclusive of extensive renovations, etc. * Internal HQ data indicates a significant level of recent over-valuations within the area. Sale #1 is located well south of the subject in an area known as East English Village, a setting of far higher pricing/appeal than the subject's area. Sale #2 is adjusted to a price below support for indicatorsas noted above: The subject is located on Detroit's east side in an established neighborhood, however, the appraiser did not address a degree of external obsolescence as there are several foreclosure subject neighborhood. The subject is in a non-disclosure state whereas limited data is present for appraiser's use as well as for purposes of analyzing collateral risk.

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BPO_RECEIVED	٨
BPO_ORDERED	*
VARPCT	-24.14
VARIANCE	-28000 -24.14
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CDTIEOUTTAPE	
DATEBPOSENT	20040517
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LTVBPOORIG	118.64